**Steps for better representation of people from the weakest sections of society in Parliament and State Legislatures**

3461. SHRI MURLIDHAR CHANDRAKANT BHANDARE :
SHRI MAHENDRA PRASAD :

Will the Minister of LAW AND JUSTICE be pleased to state what steps are contemplated to give to the weakest sections of society and to the people below poverty line a share in power structure ensuring for them a representation of 40 per cent in Parliament and State Legislatures, as announced by the Prime Minister in Parliament earlier this Session ?

THE MINISTER OF STEEL AND MINES WITH ADDITIONAL CHARGE OF THE MINISTRY OF LAW AND JUSTICE (SHRI DINESH GOSWAMI) : The Government will, as early as possible, consult various political parties and also initiate a national debate to bring the poorer sections more into the power structure and decision making.

**Total Write Offs by Andhra Bank, Punjab National Bank and Syndicate Bank**

3462. SHRI MENTAY PADMANABHAM : Will the Minister of FINANCE be pleased to state :

(a) what are the total write offs by Andhra Bank, Punjab National Bank and Syndicate Bank during the last three years respectively;

(b) whether the nationalised banks do not show any leniency to the investors and guarantors of small and medium scale industries especially to the losing units;

(c) what are the details of the procedure adopted by each of the mentioned banks to consider requests for write offs of loan amounts from losing concerns and impoverished individuals;

(d) whether Government propose to evolve a system of tackling litigation through compromise, particularly where small entrepreneurs and agriculturists are involved; and

(e) if so, what are the details thereof ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI) : (a) The total write off of advances by Andhra Bank, Punjab National Bank and Syndicate Bank during the last three years is given as under :

(Rs. in Crores)

| Year | Syndicate Bank | Andhra Bank | Punjab National Bank |
|---|---|---|---|
| 31-12-1987 . . . . . | 0.87 | 0.37 | 0.60 |
| 31-03-1989 . . . . . | 0.55 | 4.40 | 1.12 |
| 31-03-1990 . . . . . | 0.06 | 0.22 | 1.40 |

(b) to (e) In respect of failing units under small and medium scale sector, the banks extend support where there is a proposal from the promoters to revive the activities on merits of each case. Necessary reliefs and concessions are provided within the guidelines framed by Reserve Bank of India for this purpose. The quantum of reliefs is decided basically on the consideration of the condition and realiseable value of the assets financed by the banks and personal worth and means of the borrowers/guarantors/Co-applicants. The banks show due consideration to investors and guarantors of small and medium scale losing industries on the merit of individual cases. Write off is done by the banks only as the last resort in cases where the chances of recovery failed and the available securities are eroded. Banks also try to settle the cases out of the court to avoid litigation. When the borrowers do not cooperate to execute the acknowledgement of debts and take indifferent attitude, banks resort to legal remedy to safeguard the rights for recovery.

**D. A. Granted to the Subrodinate Staff under tripartite settlement in Banking Sector**

3463. SHRI MOHD. KHALEELUR RAHMAN : Will the Minister of FINANCE be pleased to state :